

**Information to identify the case:**

Debtor 1	<u>Lisette A. Santiago–Owens</u>	Social Security number or ITIN xxx-xx-1241
	First Name   Middle Name   Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u>First Name   Middle Name   Last Name</u>	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court   District of New Jersey		
Case number: <u>18-13812-ABA</u>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisette A. Santiago–Owens  
aka Lisette Owens, aka Lisette Santiago

3/15/23

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Lisette A. Santiago-Owens

Debtor

Case No. 18-13812-ABA

Chapter 13

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Mar 15, 2023

Form ID: 3180W

Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Lisette A. Santiago-Owens, 1000 S Main St, Pleasantville, NJ 08232-3620
517356684	+ Bank Of America Home Loans, P.O. Box 660694, Dallas, TX 75266-0694
517547159	+ Dermatology Group, 1121 Situs Court, Ste 350, Raleigh, NC 27606-4275
517357279	Larry Owens, 1000 S Main St, Pleasantville, NJ 08232-3620

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 15 2023 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 15 2023 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Mar 15 2023 20:44:00	Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
517356683	EDI: APPLIEDBANK.COM	Mar 16 2023 00:33:00	Applied Bank, POB 10210, Wilmington, DE 19850
517356685	+ EDI: CAPITALONE.COM	Mar 16 2023 00:33:00	Capital One, POB 30253, Salt Lake City, UT 84130-0253
517356686	+ EDI: CAPONEAUTO.COM	Mar 16 2023 00:33:00	Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
517356687	+ EDI: CAPITALONE.COM	Mar 16 2023 00:33:00	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
517356689	+ EDI: WFNNB.COM	Mar 16 2023 00:33:00	Comenity Bank, POB 659705, San Antonio, TX 78265-9705
517356690	+ EDI: AMINFOFP.COM	Mar 16 2023 00:33:00	First Premier Bank, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
517356691	EDI: HFC.COM	Mar 16 2023 00:33:00	HSBC Bank Nevada, POB 5253, Carol Stream, IL 60197-5253
517356688	EDI: JPMORGANCHASE	Mar 16 2023 00:33:00	Chase Bank USA, POB 15298, Wilmington, DE 19850
517448702	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 15 2023 20:45:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517356692	Email/Text: nsm_bk_notices@mcooper.com	Mar 15 2023 20:44:00	Mr. Cooper / Nationstar, PO Box 60516, City of Industry, CA 91716-0516
517356695	Email/Text: RASEBN@raslg.com	Mar 15 2023 20:44:00	Nationstar Mortgage LLC, RAS Cintron LLC, 130 Clinton Rd Ste 202, Fairfield, NJ 07004-2927
517438090	+ Email/Text: nsm_bk_notices@mcooper.com		

District/off: 0312-1

Date Rcvd: Mar 15, 2023

User: admin

Form ID: 3180W

Page 2 of 3

Total Noticed: 22

517356693	Email/Text: bankruptcies@orangelake.com	Mar 15 2023 20:44:00	Nationstar Mortgage LLC dba Mr. Cooper, Attn: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
517356694	EDI: PRA.COM	Mar 15 2023 20:44:00	Orange Lake/Wilson Resort, 8505 W Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217
517483448	+ EDI: AIS.COM	Mar 16 2023 00:33:00	Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962
		Mar 16 2023 00:33:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2023 at the address(es) listed below:

Name	Email Address
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanie D. Wiesner	on behalf of Debtor Lisette A. Santiago-Owens jeanie@sadeklaw.com
Kevin Gordon McDonald	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Sindi Mncina	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@raslg.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC smncina@raslg.com
U.S. Trustee	

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Mar 15, 2023

Form ID: 3180W

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USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 10